

Fill in this information to identify the case:

Debtor Name Victor H. Maia

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number: 18-16907JKF☐ Check if this is an amended filing

Official Form 425C

Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: SeptemberDate report filed: 10/20/2020

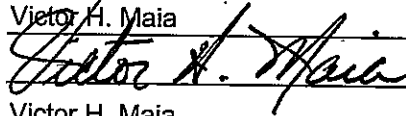
MM / DD / YYYY

Line of business: Real EstateNAISC code: 531110

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: Victor H. Maia

Original signature of responsible party


Printed name of responsible party Victor H. Maia

1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.

	Yes	No	N/A
1. Did the business operate during the entire reporting period?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Do you plan to continue to operate the business next month?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Have you paid all of your bills on time?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Did you pay your employees on time?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Have you timely filed your tax returns and paid all of your taxes?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Have you timely filed all other required government filings?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Have you timely paid all of your insurance premiums?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.

10. Do you have any bank accounts open other than the DIP accounts?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
11. Have you sold any assets other than inventory?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
13. Did any insurance company cancel your policy?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
14. Did you have any unusual or significant unanticipated expenses?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
15. Have you borrowed money from anyone or has anyone made any payments on your behalf?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
16. Has anyone made an investment in your business?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Debtor Name Victor H. MaiaCase number 18-16907JKF

17. Have you paid any bills you owed before you filed bankruptcy?

☐ ☒ ☐

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

☐ ☒ ☐**2. Summary of Cash Activity for All Accounts****19. Total opening balance of all accounts**\$ -622.81

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.\$ 16,230.52**21. Total cash disbursements**

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.- \$ 9,740.51**22. Net cash flow**

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.+ \$ 6,490.01**23. Cash on hand at the end of the month**

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ 5,867.20**3. Unpaid Bills**

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables\$ 12,037.56*(Exhibit E)*

Debtor Name Victor H. MaiaCase number 18-16907JKF**4. Money Owed to You**

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. **Total receivables** \$ 0.00
(Exhibit F)

5. Employees

26. What was the number of employees when the case was filed? 0
27. What is the number of employees as of the date of this monthly report? 0

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0.00
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 0.00
30. How much have you paid this month in other professional fees? \$ 0.00
31. How much have you paid in total other professional fees since filing the case? \$ 0.00

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A	Column B	Column C
	Projected	Actual	Difference
	Copy lines 35-37 from the previous month's report.	Copy lines 20-22 of this report.	Subtract Column B from Column A.
32. Cash receipts	\$ <u>11,000.00</u>	\$ <u>16,230.52</u>	= \$ <u>-5,230.52</u>
33. Cash disbursements	\$ <u>8,500.00</u>	\$ <u>9,740.51</u>	= \$ <u>-1,240.51</u>
34. Net cash flow	\$ <u>2,500.00</u>	\$ <u>6,490.01</u>	= \$ <u>-3,990.01</u>
35. Total projected cash receipts for the next month:			\$ <u>8,000.00</u>
36. Total projected cash disbursements for the next month:			= \$ <u>7,500.00</u>
37. Total projected net cash flow for the next month:			= \$ <u>500.00</u>

Debtor Name Victor H. Maia

Case number 18-16907JKF

8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☒ 39. Bank reconciliation reports for each account.
- ☒ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.

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10/26/20

Accrual Basis

Victor Maia DIP**Profit & Loss**

September 2020

	Sep 20
Ordinary Income/Expense	
Income	
Other income	8,435.30
Passive	
Rent INCOME	7,795.22
Total Passive	7,795.22
Total Income	16,230.52
Gross Profit	16,230.52
Expense	
Bank Service Charges	14.95
Dues & Subscription	92.00
Insurance	1,761.34
Interest	
Mortgage	1,828.29
Total Interest	1,828.29
Meals & Entertainment	202.84
Phone	951.95
Repairs	187.47
Supplies	578.42
Taxes	
Property	1,208.90
Total Taxes	1,208.90
Utilities	2,914.35
Total Expense	9,740.51
Net Ordinary Income	6,490.01
Net Income	6,490.01

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Victor Maia DIP

10/26/20

Reconciliation Summary

01-Checking XXXX2751, Period Ending 09/30/2020

	Sep 30, 20
Beginning Balance	363.56.
Cleared Transactions	
Checks and Payments - 79 items	-9,740.51
Deposits and Credits - 12 items	16,230.52
Total Cleared Transactions	6,490.01
Cleared Balance	6,853.57
Register Balance as of 09/30/2020	6,853.57
Ending Balance	6,853.57

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Victor Maia DIP

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Reconciliation Detail

01-Checking XXXX2751, Period Ending 09/30/2020

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						363.56
Cleared Transactions						
Checks and Payments - 79 items						
Check	09/02/2020		NBCMA	X	-228.00	-228.00
Check	09/08/2020		USCCA	X	-22.03	-250.03
Check	09/10/2020		Nationwide Insurance	X	-502.10	-752.13
Check	09/10/2020		Verizon	X	-350.00	-1,102.13
Check	09/10/2020		Nationwide Insurance	X	-237.04	-1,339.17
Check	09/11/2020		Wells Fargo - Redw...	X	-609.43	-1,948.60
Check	09/11/2020		Peco-Redwood79	X	-250.00	-2,198.60
Check	09/11/2020		Amazon.com	X	-191.36	-2,389.96
Check	09/11/2020		Home Depot	X	-151.23	-2,541.19
Check	09/11/2020		FM Ins - Griscom4827	X	-105.35	-2,646.54
Check	09/11/2020		FM Ins - Berkshire1...	X	-105.35	-2,751.89
Check	09/11/2020		COP-Sylvester5835	X	-92.83	-2,844.72
Check	09/11/2020		COP-Valley5041	X	-92.73	-2,937.45
Check	09/11/2020		FM Ins - Tackawann...	X	-91.36	-3,028.81
Check	09/11/2020		FM Ins - Sellers1403	X	-89.51	-3,118.32
Check	09/11/2020		FM Ins - Tampa4755	X	-88.15	-3,206.47
Check	09/11/2020		FM Ins - Tackawann...	X	-88.15	-3,294.62
Check	09/11/2020		COP-Sanger2047	X	-86.16	-3,380.78
Check	09/11/2020		Comcast Cable	X	-85.00	-3,465.78
Check	09/11/2020		COP-Sellers1403	X	-83.36	-3,549.14
Check	09/11/2020		COP-Valley5023	X	-76.40	-3,625.54
Check	09/11/2020		COP-Albanus124e	X	-74.86	-3,700.40
Check	09/11/2020		COP-Claridge3952	X	-71.36	-3,771.76
Check	09/11/2020		COP-Ruscomb162w	X	-70.86	-3,842.62
Check	09/11/2020		FM Ins - Wakeling20...	X	-70.72	-3,913.34
Check	09/11/2020		FM Ins - Valley5023	X	-70.72	-3,984.06
Check	09/11/2020		FM Ins - Ruscomb1...	X	-70.72	-4,054.78
Check	09/11/2020		FM Ins - Fillmore1641	X	-70.72	-4,125.50
Check	09/11/2020		FM Ins - Cloud4310	X	-70.72	-4,196.22
Check	09/11/2020		FM Ins - Albanus124e	X	-70.72	-4,266.94
Check	09/11/2020		COP-Tackawanna4...	X	-70.45	-4,337.39
Check	09/11/2020		COP-Cloud4310	X	-63.69	-4,401.08
Check	09/11/2020		COP-Griscom4827	X	-62.30	-4,463.38
Check	09/11/2020		COP-Church1932	X	-61.59	-4,524.97
Check	09/11/2020		COP-Lesher5348	X	-60.74	-4,585.71
Check	09/11/2020		COP-Tackawanna4...	X	-60.55	-4,646.26
Check	09/11/2020		COP-Tampa4755	X	-56.80	-4,703.06
Check	09/11/2020		COP-Fillmore1641	X	-52.49	-4,755.55
Check	09/11/2020		COP-Berkshire1909	X	-49.92	-4,805.47
Check	09/11/2020		COP-Palethorp4814	X	-21.81	-4,827.28
Check	09/11/2020		Google	X	-15.89	-4,843.17
Check	09/14/2020		Farm & Garden Stati...	X	-116.60	-4,959.77
Check	09/14/2020		Netflix	X	-16.95	-4,976.72
Check	09/14/2020		Lowe's	X	-14.98	-4,991.70
Check	09/14/2020		Lowe's	X	-7.64	-4,999.34
Check	09/15/2020		Wells Fargo - Redw...	X	-609.43	-5,608.77
Check	09/16/2020		Lowe's	X	-10.84	-5,619.61
Check	09/21/2020		WRB-Fillmore1641	X	-50.00	-5,669.61
Check	09/22/2020		Wells Fargo - Redw...	X	-609.43	-6,279.04
Check	09/22/2020		WRB-Sylvester5835	X	-544.96	-6,824.00
Check	09/22/2020		NBCMA	X	-245.20	-7,069.20
Check	09/22/2020		WRB-Tampa4755	X	-234.95	-7,304.15
Check	09/22/2020		WRB-Ruscomb162w	X	-225.00	-7,529.15
Check	09/22/2020		WRB-Sanger2047	X	-174.18	-7,703.33
Check	09/22/2020		WRB-Claridge3952	X	-146.84	-7,850.17
Check	09/22/2020		WRB-Fillmore1641	X	-50.00	-7,900.17
Check	09/22/2020		WRB-Griscom4827	X	-40.00	-7,940.17
Check	09/22/2020		WRB-Wakeling2051	X	-40.00	-7,980.17
Check	09/22/2020		Peco-Cloud4310	X	-30.00	-8,010.17
Check	09/22/2020		WRB-Palethorp4814	X	-30.00	-8,040.17
Check	09/22/2020		WRB-Berkshire1909	X	-30.00	-8,070.17
Check	09/22/2020		WRB-Albanus124e	X	-30.00	-8,100.17
Check	09/22/2020		WRB-Sellers1403	X	-28.02	-8,128.19
Check	09/22/2020		Lowe's	X	-25.40	-8,153.59
Check	09/22/2020		Peco-Albanus124e	X	-9.08	-8,162.67

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Victor Maia DIP

Reconciliation Detail

01-Checking XXXX2751, Period Ending 09/30/2020

Type	Date	Num	Name	Cir	Amount	Balance
Check	09/23/2020		Verizon	X	-254.15	-8,416.82
Check	09/23/2020		WRB-Tackawanna4...	X	-210.00	-8,626.82
Check	09/23/2020		WRB-Lesher5348	X	-150.00	-8,776.82
Check	09/23/2020		WRB-Valley5023	X	-56.04	-8,832.86
Check	09/23/2020		WRB-Church1932	X	-28.02	-8,860.88
Check	09/23/2020		WRB-Cloud4310	X	-28.02	-8,888.90
Check	09/23/2020		WRB-Valley5041	X	-28.02	-8,916.92
Check	09/23/2020		WRB-Tackawanna4...	X	-28.02	-8,944.94
Check	09/23/2020		American Water Re...	X	-7.98	-8,952.92
Check	09/24/2020		Amazon.com	X	-247.84	-9,200.76
Check	09/24/2020		Comcast Cable	X	-85.00	-9,285.76
Check	09/28/2020		Verizon	X	-347.80	-9,633.56
Check	09/28/2020		Quickbooks Banking	X	-14.95	-9,648.51
Check	09/30/2020		Keller Williams Real...	X	-92.00	-9,740.51
Total Checks and Payments					-9,740.51	-9,740.51
Deposits and Credits - 12 Items						
Deposit	09/03/2020			X	200.00	200.00
Deposit	09/04/2020			X	1,017.55	1,217.55
Deposit	09/04/2020			X	8,435.30	9,652.85
Deposit	09/10/2020			X	300.00	9,952.85
Deposit	09/10/2020			X	500.00	10,452.85
Deposit	09/10/2020			X	900.00	11,352.85
Deposit	09/14/2020			X	967.00	12,319.85
Deposit	09/14/2020			X	2,020.67	14,340.52
Deposit	09/17/2020			X	250.00	14,590.52
Deposit	09/21/2020			X	180.00	14,770.52
Deposit	09/22/2020			X	1,300.00	16,070.52
Deposit	09/30/2020			X	160.00	16,230.52
Total Deposits and Credits					16,230.52	16,230.52
Total Cleared Transactions					6,490.01	6,490.01
Cleared Balance					6,490.01	6,853.57
Register Balance as of 09/30/2020					6,490.01	6,853.57
Ending Balance					6,490.01	6,853.57

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Victor Maia DIP

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Reconciliation Summary

02-Checking XXXX3728, Period Ending 09/30/2020

	<u>Sep 30, 20</u>
Beginning Balance	1,520.00
Cleared Balance	1,520.00
Register Balance as of 09/30/2020	1,520.00
Ending Balance	1,520.00

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Victor Maia DIP

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Reconciliation Detail

02-Checking XXXX3728, Period Ending 09/30/2020

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						1,520.00
Cleared Balance						1,520.00
Register Balance as of 09/30/2020						1,520.00
Ending Balance						1,520.00

Victor Maia DIP

Transaction Detail by Account - Exhibit C

September 2020

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Accrual Basis

Type	Date	Num	Class	Clr	Split	Amount	Balance
Other income							
Deposit	09/04/2020		*Personal		01-Checking XXXX2751	8,435.30	8,435.30
Total Other income						8,435.30	8,435.30
Passive							
Rent INCOME							
Deposit	09/03/2020		Lesh5348		01-Checking XXXX2751	200.00	200.00
Deposit	09/04/2020		Tackawanna4562		01-Checking XXXX2751	1,017.55	1,217.55
Deposit	09/10/2020		Lesh5348		01-Checking XXXX2751	300.00	1,517.55
Deposit	09/10/2020		Ruscomb162w		01-Checking XXXX2751	500.00	2,017.55
Deposit	09/10/2020		Claridge3952		01-Checking XXXX2751	900.00	2,917.55
Deposit	09/14/2020		Tampa4755		01-Checking XXXX2751	967.00	3,884.55
Deposit	09/14/2020		Ruscomb162w		01-Checking XXXX2751	2,020.67	5,905.22
Deposit	09/17/2020		Lesh5348		01-Checking XXXX2751	250.00	6,155.22
Deposit	09/21/2020		Lesh5348		01-Checking XXXX2751	180.00	6,335.22
Deposit	09/22/2020		Sanger2047		01-Checking XXXX2751	1,300.00	7,635.22
Deposit	09/30/2020		Tackawanna4562		01-Checking XXXX2751	160.00	7,795.22
Total Rent INCOME						7,795.22	7,795.22
Total Passive						7,795.22	7,795.22
TOTAL						16,230.52	16,230.52

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Victor Maia DIP
Check Detail - Exhibit D
September 2020

Type	Num	Date	Name	Paid Amount	Account	Original Amount
Check		09/02/2020	NBCMA		01-Checking XXXX2751	-228.00
				-228.00	Utilities	228.00
TOTAL				-228.00		228.00
Check		09/08/2020	USCCA		01-Checking XXXX2751	-22.03
				-22.03	Insurance	22.03
TOTAL				-22.03		22.03
Check		09/10/2020	Verizon		01-Checking XXXX2751	-350.00
				-350.00	Phone	350.00
TOTAL				-350.00		350.00
Check		09/10/2020	Nationwide Insurance		01-Checking XXXX2751	-502.10
				-502.10	Insurance	502.10
TOTAL				-502.10		502.10
Check		09/10/2020	Nationwide Insurance		01-Checking XXXX2751	-237.04
				-40.00	Insurance	40.00
				-37.83	Insurance	37.83
				-77.30	Insurance	77.30
				-81.91	Insurance	81.91
TOTAL				-237.04		237.04
Check		09/11/2020	COP-Berkshire1909		01-Checking XXXX2751	-49.92
				-49.92	Property	49.92
TOTAL				-49.92		49.92
Check		09/11/2020	Google		01-Checking XXXX2751	-15.89
				-15.89	Meals & Entertainment	15.89
TOTAL				-15.89		15.89
Check		09/11/2020	Wells Fargo - Redwood79		01-Checking XXXX2751	-609.43
				-609.43	Mortgage	609.43
TOTAL				-609.43		609.43
Check		09/11/2020	COP-Palethorp4814		01-Checking XXXX2751	-21.81
				-21.81	Property	21.81
TOTAL				-21.81		21.81
Check		09/11/2020	COP-Fillmore1641		01-Checking XXXX2751	-52.49
				-52.49	Property	52.49
TOTAL				-52.49		52.49
Check		09/11/2020	COP-Tampa4755		01-Checking XXXX2751	-56.80
				-56.80	Property	56.80
TOTAL				-56.80		56.80
Check		09/11/2020	COP-Tackawanna4562		01-Checking XXXX2751	-60.55
				-60.55	Property	60.55
TOTAL				-60.55		60.55
Check		09/11/2020	COP-Lesher5348		01-Checking XXXX2751	-60.74
				-60.74	Property	60.74
TOTAL				-60.74		60.74

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10/26/20

Victor Maia DIP
Check Detail - Exhibit D
September 2020

Type	Num	Date	Name	Paid Amount	Account	Original Amount
Check		09/11/2020	COP-Church1932		01-Checking XXXX2751	-61.59
				-61.59	Property	61.59
TOTAL				-61.59		61.59
Check		09/11/2020	COP-Griscom4827		01-Checking XXXX2751	-62.30
				-62.30	Property	62.30
TOTAL				-62.30		62.30
Check		09/11/2020	COP-Cloud4310		01-Checking XXXX2751	-63.69
				-63.69	Property	63.69
TOTAL				-63.69		63.69
Check		09/11/2020	COP-Tackawanna4649		01-Checking XXXX2751	-70.45
				-70.45	Property	70.45
TOTAL				-70.45		70.45
Check		09/11/2020	FM Ins - Albanus124e		01-Checking XXXX2751	-70.72
				-70.72	Insurance	70.72
TOTAL				-70.72		70.72
Check		09/11/2020	FM Ins - Cloud4310		01-Checking XXXX2751	-70.72
				-70.72	Insurance	70.72
TOTAL				-70.72		70.72
Check		09/11/2020	FM Ins - Fillmore1641		01-Checking XXXX2751	-70.72
				-70.72	Insurance	70.72
TOTAL				-70.72		70.72
Check		09/11/2020	FM Ins - Ruscomb162w		01-Checking XXXX2751	-70.72
				-70.72	Insurance	70.72
TOTAL				-70.72		70.72
Check		09/11/2020	FM Ins - Valley5023		01-Checking XXXX2751	-70.72
				-70.72	Insurance	70.72
TOTAL				-70.72		70.72
Check		09/11/2020	FM Ins - Wakeling2051		01-Checking XXXX2751	-70.72
				-70.72	Insurance	70.72
TOTAL				-70.72		70.72
Check		09/11/2020	COP-Ruscomb162w		01-Checking XXXX2751	-70.86
				-70.86	Property	70.86
TOTAL				-70.86		70.86
Check		09/11/2020	COP-Claridge3952		01-Checking XXXX2751	-71.36
				-71.36	Property	71.36
TOTAL				-71.36		71.36
Check		09/11/2020	COP-Albanus124e		01-Checking XXXX2751	-74.86
				-74.86	Property	74.86
TOTAL				-74.86		74.86

6:31 AM

10/26/20

Victor Maia DIP
Check Detail - Exhibit D
September 2020

Type	Num	Date	Name	Paid Amount	Account	Original Amount
Check		09/11/2020	COP-Valley5023		01-Checking XXXX2751	-76.40
				-76.40	Property	76.40
TOTAL				-76.40		76.40
Check		09/11/2020	COP-Sellers1403		01-Checking XXXX2751	-83.36
				-83.36	Property	83.36
TOTAL				-83.36		83.36
Check		09/11/2020	Comcast Cable		01-Checking XXXX2751	-85.00
				-85.00	Meals & Entertainment	85.00
TOTAL				-85.00		85.00
Check		09/11/2020	COP-Sanger2047		01-Checking XXXX2751	-86.16
				-86.16	Property	86.16
TOTAL				-86.16		86.16
Check		09/11/2020	FM Ins - Tackawanna4562		01-Checking XXXX2751	-88.15
				-88.15	Insurance	88.15
TOTAL				-88.15		88.15
Check		09/11/2020	FM Ins - Tampa4755		01-Checking XXXX2751	-88.15
				-88.15	Insurance	88.15
TOTAL				-88.15		88.15
Check		09/11/2020	FM Ins - Sellers1403		01-Checking XXXX2751	-89.51
				-89.51	Insurance	89.51
TOTAL				-89.51		89.51
Check		09/11/2020	FM Ins - Tackawanna4649		01-Checking XXXX2751	-91.36
				-91.36	Insurance	91.36
TOTAL				-91.36		91.36
Check		09/11/2020	COP-Valley5041		01-Checking XXXX2751	-92.73
				-92.73	Property	92.73
TOTAL				-92.73		92.73
Check		09/11/2020	COP-Sylvester5835		01-Checking XXXX2751	-92.83
				-92.83	Property	92.83
TOTAL				-92.83		92.83
Check		09/11/2020	FM Ins - Berkshire1909		01-Checking XXXX2751	-105.35
				-105.35	Insurance	105.35
TOTAL				-105.35		105.35
Check		09/11/2020	FM Ins - Griscom4827		01-Checking XXXX2751	-105.35
				-105.35	Insurance	105.35
TOTAL				-105.35		105.35
Check		09/11/2020	Home Depot		01-Checking XXXX2751	-151.23
				-151.23	Repairs	151.23
TOTAL				-151.23		151.23

6:31 AM

10/26/20

Victor Maia DIP
Check Detail - Exhibit D
September 2020

Type	Num	Date	Name	Paid Amount	Account	Original Amount
Check		09/11/2020	Amazon.com		01-Checking XXXX2751	-191.36
				-191.36	Supplies	191.36
TOTAL				-191.36		191.36
Check		09/11/2020	Peco-Redwood79		01-Checking XXXX2751	-250.00
				-250.00	Utilities	250.00
TOTAL				-250.00		250.00
Check		09/14/2020	Netflix		01-Checking XXXX2751	-16.95
				-16.95	Meals & Entertainment	16.95
TOTAL				-16.95		16.95
Check		09/14/2020	Lowe's		01-Checking XXXX2751	-14.98
				-14.98	Supplies	14.98
TOTAL				-14.98		14.98
Check		09/14/2020	Lowe's		01-Checking XXXX2751	-7.64
				-7.64	Supplies	7.64
TOTAL				-7.64		7.64
Check		09/14/2020	Farm & Garden Station		01-Checking XXXX2751	-116.60
				-116.60	Supplies	116.60
TOTAL				-116.60		116.60
Check		09/15/2020	Wells Fargo - Redwood79		01-Checking XXXX2751	-609.43
				-609.43	Mortgage	609.43
TOTAL				-609.43		609.43
Check		09/16/2020	Lowe's		01-Checking XXXX2751	-10.84
				-10.84	Repairs	10.84
TOTAL				-10.84		10.84
Check		09/21/2020	WRB-Fillmore1641		01-Checking XXXX2751	-50.00
				-50.00	Utilities	50.00
TOTAL				-50.00		50.00
Check		09/22/2020	Wells Fargo - Redwood79		01-Checking XXXX2751	-609.43
				-609.43	Mortgage	609.43
TOTAL				-609.43		609.43
Check		09/22/2020	Peco-Albanus124e		01-Checking XXXX2751	-9.08
				-9.08	Utilities	9.08
TOTAL				-9.08		9.08
Check		09/22/2020	WRB-Sellers1403		01-Checking XXXX2751	-28.02
				-28.02	Utilities	28.02
TOTAL				-28.02		28.02
Check		09/22/2020	WRB-Albanus124e		01-Checking XXXX2751	-30.00
				-30.00	Utilities	30.00
TOTAL				-30.00		30.00

Victor Maia DIP

Check Detail - Exhibit D

September 2020

6:31 AM

10/26/20

Type	Num	Date	Name	Paid Amount	Account	Original Amount
Check		09/22/2020	WRB-Berkshire1909		01-Checking XXXX2751	-30.00
				-30.00	Utilities	30.00
TOTAL				-30.00		30.00
Check		09/22/2020	WRB-Palethorp4814		01-Checking XXXX2751	-30.00
				-30.00	Utilities	30.00
TOTAL				-30.00		30.00
Check		09/22/2020	Peco-Cloud4310		01-Checking XXXX2751	-30.00
				-30.00	Utilities	30.00
TOTAL				-30.00		30.00
Check		09/22/2020	WRB-Griscom4827		01-Checking XXXX2751	-40.00
				-40.00	Utilities	40.00
TOTAL				-40.00		40.00
Check		09/22/2020	WRB-Wakeling2051		01-Checking XXXX2751	-40.00
				-40.00	Utilities	40.00
TOTAL				-40.00		40.00
Check		09/22/2020	WRB-Fillmore1641		01-Checking XXXX2751	-50.00
				-50.00	Utilities	50.00
TOTAL				-50.00		50.00
Check		09/22/2020	WRB-Claridge3952		01-Checking XXXX2751	-146.84
				-146.84	Utilities	146.84
TOTAL				-146.84		146.84
Check		09/22/2020	WRB-Sanger2047		01-Checking XXXX2751	-174.18
				-174.18	Utilities	174.18
TOTAL				-174.18		174.18
Check		09/22/2020	WRB-Ruscomb162w		01-Checking XXXX2751	-225.00
				-225.00	Utilities	225.00
TOTAL				-225.00		225.00
Check		09/22/2020	WRB-Tampa4755		01-Checking XXXX2751	-234.95
				-234.95	Utilities	234.95
TOTAL				-234.95		234.95
Check		09/22/2020	NBCMA		01-Checking XXXX2751	-245.20
				-245.20	Utilities	245.20
TOTAL				-245.20		245.20
Check		09/22/2020	WRB-Sylvester5835		01-Checking XXXX2751	-544.96
				-544.96	Utilities	544.96
TOTAL				-544.96		544.96
Check		09/22/2020	Lowe's		01-Checking XXXX2751	-25.40
				-25.40	Repairs	25.40
TOTAL				-25.40		25.40

Victor Maia DIP

Check Detail - Exhibit D

September 2020

6:31 AM

10/26/20

Type	Num	Date	Name	Paid Amount	Account	Original Amount
Check		09/23/2020	Verizon		01-Checking XXXX2751	-254.15
				-254.15	Phone	254.15
TOTAL				-254.15		254.15
Check		09/23/2020	WRB-Church1932		01-Checking XXXX2751	-28.02
				-28.02	Utilities	28.02
TOTAL				-28.02		28.02
Check		09/23/2020	WRB-Cloud4310		01-Checking XXXX2751	-28.02
				-28.02	Utilities	28.02
TOTAL				-28.02		28.02
Check		09/23/2020	WRB-Tackawanna4649		01-Checking XXXX2751	-28.02
				-28.02	Utilities	28.02
TOTAL				-28.02		28.02
Check		09/23/2020	WRB-Valley5041		01-Checking XXXX2751	-28.02
				-28.02	Utilities	28.02
TOTAL				-28.02		28.02
Check		09/23/2020	WRB-Valley5023		01-Checking XXXX2751	-56.04
				-56.04	Utilities	56.04
TOTAL				-56.04		56.04
Check		09/23/2020	WRB-Lesher5348		01-Checking XXXX2751	-150.00
				-150.00	Utilities	150.00
TOTAL				-150.00		150.00
Check		09/23/2020	WRB-Tackawanna4562		01-Checking XXXX2751	-210.00
				-210.00	Utilities	210.00
TOTAL				-210.00		210.00
Check		09/23/2020	American Water Resources		01-Checking XXXX2751	-7.98
				-7.98	Insurance	7.98
TOTAL				-7.98		7.98
Check		09/24/2020	Comcast Cable		01-Checking XXXX2751	-85.00
				-85.00	Meals & Entertainment	85.00
TOTAL				-85.00		85.00
Check		09/24/2020	Amazon.com		01-Checking XXXX2751	-247.84
				-247.84	Supplies	247.84
TOTAL				-247.84		247.84
Check		09/28/2020	Verizon		01-Checking XXXX2751	-347.80
				-347.80	Phone	347.80
TOTAL				-347.80		347.80
Check		09/28/2020	Quickbooks Banking		01-Checking XXXX2751	-14.95
				-14.95	Bank Service Charges	14.95
TOTAL				-14.95		14.95

6:31 AM

Victor Maia DIP

10/26/20

Check Detail - Exhibit D

September 2020

Type	Num	Date	Name	Paid Amount	Account	Original Amount
Check		09/30/2020	Keller Williams Real Estate		01-Checking XXXX2751	-92.00
				-92.00	Dues & Subscription	92.00
TOTAL				-92.00		92.00

			<u>Exhibit E</u>			
	Properties	Date Incurred	Payee	Purpose	Date Due	Amount Due
	124 E. Albanus St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$884.67
	1909 Berkshire St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$575.32
	1932 Church St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$709.70
	3952 Claridge St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$954.66
	4310 Cloud St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$733.50
	1641 Fillmore St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$604.71
	4827 Griscom St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$866.48
	5348 Leshner St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$845.48
	4814 N Palethorp St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$261.76
	162 W Ruscomb St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$949.06
	2047 E Sanger St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$1,198.23
	1403 Sellers St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$1,159.03
	5835 Sylvester St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$1,290.62
	4562 Tackawanna St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$842.68
	4649 Tackawanna St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$571.12
	4755 Tampa St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$1,164.63
	5023 Valley St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$1,062.45
	5041 Valley St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$1,068.05
	2051 Wakeling St	2/1/2020	City Of Philadelphia	Real Estate Taxes	3/31/2020	\$760.09
						\$16,502.24
					June Payments	(1,116.17)
					July Payments	(1,116.17)
					August Payments	(1,116.17)
					September Payments	(1,116.17)
					Balance	\$12,037.56

Wells Fargo Everyday Checking

September 30, 2020 ■ Page 1 of 4

**WELLS
FARGO**

VICTOR H MAIA
DEBTOR IN POSSESSION
CH11 CASE #18-16907 (EPA)
79 REDWOOD DR
RICHBORO PA 18954-1646

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (345)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

**IMPORTANT ACCOUNT INFORMATION**

Please review an important message about changes we are making to your Everyday Checking account below your transaction detail.

Statement period activity summary

Beginning balance on 9/1	\$1,520.00
Deposits/Additions	0.00
Withdrawals/Subtractions	- 0.00
Ending balance on 9/30	\$1,520.00

Account number: **██████████3728**

VICTOR H MAIA
DEBTOR IN POSSESSION
CH11 CASE #18-16907 (EPA)

Pennsylvania account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 031000503



Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 09/01/2020 - 09/30/2020	Standard monthly service fee \$10.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
• Minimum daily balance	\$1,500.00	\$1,520.00 <input checked="" type="checkbox"/>
• Total amount of qualifying direct deposits	\$500.00	\$0.00 <input type="checkbox"/>
• Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	0 <input type="checkbox"/>
• Age of primary account owner	17 - 24	<input type="checkbox"/>
• The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

RC/RC

IMPORTANT ACCOUNT INFORMATION:

Your options to avoid the Everyday Checking account monthly service fee are changing.

Effective with the fee period beginning after October 8, 2020, the option to avoid the \$10 monthly service fee with 10 or more posted debit card transactions will no longer be available, and the minimum daily balance option will be lowered to \$500. Once these changes are effective, the monthly service fee can be avoided with ONE of the following options each fee period:

- Maintain a \$500 minimum daily balance
- \$500 or more in total qualifying direct deposits*
- Linked to a Wells Fargo Campus ATM or Campus Debit Card**
- Primary account owner is 17 through 24 years old***

If you do not meet one of the options above each fee period, the monthly service fee will be charged for fee periods ending on or after November 9, 2020.

Fee Period:

The fee period is the period used to calculate the monthly service fee. Your statement includes a monthly service fee summary with the dates of your fee period. The monthly service fee summary is also available through Wells Fargo Online® or Wells Fargo Mobile®.

What remains the same:

- You can continue to use your debit card.
- The Consumer Account Fee and Information Schedule and the Deposit Account Agreement, as amended, continue to apply.

If you have questions about these changes, please contact your local banker or call the number listed on this statement.

Thank you for banking with Wells Fargo. We appreciate your business.

*A qualifying direct deposit is a direct deposit of your salary, pension, Social Security, or other regular monthly income electronically deposited through the Automated Clearing House (ACH) network to this checking account by your employer or an outside agency. Transfers from one account to another, mobile deposits, or deposits made at a banking location or ATM do not qualify as a direct deposit. If at any time the direct deposit discontinues, we will look back 65 days to see if you met the direct deposit requirements before a monthly service fee is charged.

**Wells Fargo Campus ATM and Campus Debit Cards are available for students, faculty and staff of colleges and universities that participate in the Wells Fargo Campus Card (SM) program. Ask a banker for additional details about participating colleges and universities. Your checking account will receive a monthly service fee waiver within 45 days of linking your Campus Card to that account.

***Primary account owner is an individual that has tax responsibility for the account. On the primary account owner's 25th birthday, the account will automatically be subject to the then current monthly service fee unless you meet one of the other options to avoid the monthly service fee.



IMPORTANT ACCOUNT INFORMATION

Effective June 1, 2020, the Deposit Account Agreement has been updated.

In the section of the Deposit Account Agreement titled "Available balance, posting order, and overdrafts," the second bullet of the paragraph titled "Then, we sort your transactions into categories before we process them" under the subsection titled "How do we process (post) transactions to your account?" is deleted and replaced with the following: "Then, we process withdrawals/payments we have previously authorized and cannot return unpaid, such as debit card purchases, ATM withdrawals, account transfers, Online Bill Pay transactions, and teller-cashed checks. If we receive more than one of these transactions for payment from your account, we will generally sort and pay them based on the date and time you conducted the transactions. For a debit card transaction, if a merchant does not seek authorization from the Bank at the time of the transaction or you conducted the transaction more than 10 business days before we receive it for payment, we will use the date the transaction is received for payment from your account. For some transactions, such as Online Bill Pay transactions or teller-cashed checks, the time may be assigned by our systems and may vary from the time it was conducted. Multiple transactions that have the same time will be sorted and paid from lowest to highest dollar amount."

For questions, please call the number listed on your statement.

IMPORTANT ACCOUNT INFORMATION

Regulation D and Wells Fargo withdrawal and transfer restrictions on all savings accounts have been discontinued.

The Federal Reserve Board recently removed Regulation D's six transaction limit on certain withdrawals and transfers from savings accounts, and allowed banks to suspend enforcement of that limit at each bank's discretion. Your Deposit Account Agreement states that both Regulation D and Wells Fargo limit certain types of withdrawals and transfers from a savings account to a combined total of six per monthly fee period. This message is to advise you that these limits were removed in May 2020. We have also discontinued charging the related excess activity fees, and have ceased account conversions and account closures related to the six withdrawal or transfer limit.

While it will take a period of time to update our disclosures and other materials, the changes described above apply to your account immediately and allow you to make withdrawals and transfers, including online and mobile, from your savings account without regard to the previous limit of six transactions. If you have any questions about your account, please call the phone number at the top of your statement or visit your Wells Fargo branch.



Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

A Enter the ending balance on this statement.

\$ _____

B List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
Total	\$

+ \$ _____

C Add **A** and **B** to calculate the subtotal.

= \$ 1

D List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

[illegible]

• \$ _____

E Subtract D from C to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.

11 § _____

General statement policies for Wells Fargo Bank

- **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.
 - **In case of errors or questions about your electronic transfers,** telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.
1. Tell us your name and account number (if any).
 2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
 3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

Wells Fargo Everyday Checking

September 30, 2020 ■ Page 1 of 7

**WELLS
FARGO**

VICTOR H MAIA
DEBTOR IN POSSESSION
CH11 CASE #18-16907 (EPA)
79 REDWOOD DR
RICHBORO PA 18954-1646

Questions?

Available by phone 24 hours a day, 7 days a week:
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TTY: 1-800-877-4833

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Online: wells Fargo.com

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P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

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Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

**IMPORTANT ACCOUNT INFORMATION**

Please review an important message about changes we are making to your Everyday Checking account below your transaction detail.

Statement period activity summary

Beginning balance on 9/1	\$363.56
Deposits/Additions	16,230.52
Withdrawals/Subtractions	- 9,740.51
Ending balance on 9/30	\$6,853.57

Account number: **2751**

VICTOR H MAIA
DEBTOR IN POSSESSION
CH11 CASE #18-16907 (EPA)

Pennsylvania account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 031000503



Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/2		Northampton Buck Nbcma Paym 200902 0002240469.0 Maia, Victor		228.00 ✓	135.56
9/3		Cozy Services Lt Rodriguez St-U4O5N2B6A4D4 Victor Maia	200.00 ✓		335.56
9/4		Cozy Services Lt Soriano St-N0K4P8C7A9J5 Victor Maia	1,017.55 ✓		
9/4		ATM Check Deposit on 09/04 2901 S. Eagle Rd. Newtown PA 0001364 ATM ID 6593I Card 2395	8,435.30 ✓		9,788.41
9/8		Recurring Payment authorized on 09/06 Uscca/Delta Defens 877-677-1919 WI S380250288320063 Card 2395		22.03 ✓	9,766.38
9/10		Cozy Services Lt Rodriguez St-N7V3D0K4G5E8 Victor Maia	300.00 ✓		
9/10		Cozy Services Lt Whetstone St-E8W6B1Q8O3C2 Victor Maia	500.00 ✓		
9/10		Cozy Services Lt Ramos St-N9S2D7Y4A8P7 Victor Maia	900.00 ✓		
9/10		Recurring Payment authorized on 09/08 Verizonwriiss*Rtccr 800-922-0204 FL S300252428983202 Card 2395		350.00 ✓	
9/10		Purchase authorized on 09/08 Nationwide Insuran 800-421-1444 OH S580252432437093 Card 2395		502.10 ✓	
9/10		Purchase authorized on 09/08 Nationwide Insuran 800-421-1444 OH S460252433072393 Card 2395		237.04 ✓	10,377.24
9/11		Recurring Payment authorized on 09/08 Google*Google Musi Internet CA S610255549839862 Card 2395		15.89 ✓	
9/11		Bill Pay WF - Redwood79 on-Line 0483533xxx on 09-11		609.43 ✓	
9/11		Bill Pay Cop - Palethorp4814 on-Line xxxx88900 on 09-11		21.81 ✓	
9/11		Bill Pay Cop - Berkshire1909 on-Line xxxx33400 on 09-11		49.92 ✓	
9/11		Bill Pay Cop - Fillmore1641 on-Line xxxx92000 on 09-11		52.49 ✓	
9/11		Bill Pay Cop - Tampa4755 on-Line xxxx85600 on 09-11		56.80 ✓	
9/11		Bill Pay Cop - Tackawanna4562 on-Line xxxx36900 on 09-11		60.55 ✓	
9/11		Bill Pay Cop - Leshers5348 on-Line xxxx30700 on 09-11		60.74 ✓	
9/11		Bill Pay Cop - Church1932 on-Line xxxx44300 on 09-11		61.59 ✓	
9/11		Bill Pay Cop - Griscom4827 on-Line xxxx53500 on 09-11		62.30 ✓	
9/11		Bill Pay Cop - Cloud4310 on-Line xxxx97700 on 09-11		63.69 ✓	
9/11		Bill Pay Cop - Tackawanna4649 on-Line xxxx51500 on 09-11		70.45 ✓	
9/11		Bill Pay Fm Ins - Albanus124E on-Line xxxxxxxxxx37502 on 09-11		70.72 ✓	
9/11		Bill Pay Fm Ins - Cloud4310 on-Line xxxxxxxxxx43302 on 09-11		70.72 ✓	
9/11		Bill Pay Fm Ins - Fillmore1641 on-Line xxxxxxxxxx27302 on 09-11		70.72 ✓	
9/11		Bill Pay Fm Ins - Ruscomb162W on-Line xxxxxxxxxx36902 on 09-11		70.72 ✓	
9/11		Bill Pay Fm Ins - Valley5023 on-Line xxxxxxxxxx53602 on 09-11		70.72 ✓	
9/11		Bill Pay Fm Ins - Wakeling2051 on-Line xxxxxxxxxx58802 on 09-11		70.72 ✓	
9/11		Bill Pay Cop - Ruscomb162W on-Line xxxx50200 on 09-11		70.86 ✓	
9/11		Bill Pay Cop - Claridge3952 on-Line xxxx36600 on 09-11		71.36 ✓	
9/11		Bill Pay Cop - Albanus124E on-Line xxxx42800 on 09-11		74.86 ✓	
9/11		Bill Pay Cop - Valley5023 on-Line xxxx29300 on 09-11		76.40 ✓	
9/11		Bill Pay Cop - Sellers1403 on-Line xxxx51400 on 09-11		83.36 ✓	
9/11		Bill Pay Comcast Cable Communications -16 on-Line xxxxxxxxxx46165 on 09-11		85.00 ✓	
9/11		Bill Pay Cop - Sanger2047 on-Line xxxx38000 on 09-11		86.16 ✓	
9/11		Bill Pay Fm Ins - Tackawanna4562 on-Line xxxxxxxxxx29101 on 09-11		88.15 ✓	
9/11		Bill Pay Fm Ins - Tampa4755 on-Line xxxxxxxxxx03901 on 09-11		88.15 ✓	
9/11		Bill Pay Fm Ins - Sellers1403 on-Line xxxxxxxxxx98701 on 09-11		89.51 ✓	
9/11		Bill Pay Fm Ins - Tackawanna4649 on-Line xxxxxxxxxx27101 on 09-11		91.36 ✓	
9/11		Bill Pay Cop - Valley5041 on-Line xxxx30200 on 09-11		92.73 ✓	
9/11		Bill Pay Cop - Sylvester5835 on-Line xxxx77700 on 09-11		92.83 ✓	

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Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/11		Bill Pay Fm Ins - Berkshire1909 on-Line xxxxxxxxxx29701 on 09-11		105.35 ✓	
9/11		Bill Pay Fm Ins - Griscom4827 on-Line xxxxxxxxxx43701 on 09-11		105.35 ✓	
9/11		Bill Pay Home Depot on-Line xxxxxxxxxx56670 on 09-11		151.23 ✓	
9/11		Bill Pay Amazon on-Line xxxxxxxxxx10483 on 09-11		191.36 ✓	
9/11		Bill Pay Peco-Redwood79 on-Line xxxxxx01902 on 09-11		250.00 ✓	6,873.24
9/14		Cozy Services Lt Reis St-B6N2V3F1K4R0 Victor Maia	967.00 ✓		
9/14		Cozy Services Lt Mason St-K4E7T7U8x2J9 Victor Maia	2,020.67 ✓		
9/14		Recurring Payment authorized on 09/12 Netflix.Com 408-5403700 CA S300256414475933 Card 2395		16.95 ✓	
9/14		Purchase authorized on 09/14 Lowe's #1980 Trevoise PA P00460258394797055 Card 2395		14.98 ✓	
9/14		Purchase authorized on 09/14 Lowe's #1980 Trevoise PA P00300258402147498 Card 2395		7.64 ✓	
9/14		Purchase authorized on 09/14 Farm and Garden 1370 Alms Warminster PA P00300258761852514 Card 2395		116.60 ✓	9,704.74
9/15		Bill Pay WF - Redwood79 on-Line 0483533xxx on 09-15		609.43 ✓	9,095.31
9/16		Purchase authorized on 09/16 Lowe's #1980 Trevoise PA P00300260690155293 Card 2395		10.84 ✓	9,084.47
9/17		Cozy Services Lt Rodriguez St-J9x5O8U3L7L4 Victor Maia	250.00 ✓		9,334.47
9/21		Cozy Services Lt Rodriguez St-T912Q2O5O3V9 Victor Maia	180.00 ✓		
9/21		Bill Pay WrB-Fillmore1641 on-Line xxxxxxxxxx41001 on 09-21		50.00 ✓	9,464.47
9/22		ATM Check Deposit on 09/22 725 2ND Street Pike Richboro PA 0005919 ATM ID 3004x Card 2395	1,300.00 ✓		
9/22		Bill Pay WF - Redwood79 on-Line 0483533xxx on 09-22		609.43 ✓	
9/22		Bill Pay Peco - Albanus124E on-Line xxxxx10031 on 09-22		9.08 ✓	
9/22		Bill Pay WrB-Sellers1403 on-Line xxxxxxxxxx03001 on 09-22		28.02 ✓	
9/22		Bill Pay WrB-Albanus124E on-Line xxxxxxxxxx24001 on 09-22		30.00 ✓	
9/22		Bill Pay WrB-Berkshire1909 on-Line xxxxxxxxxx09001 on 09-22		30.00 ✓	
9/22		Bill Pay WrB-Palethorp4814 on-Line xxxxxxxxxx14001 on 09-22		30.00 ✓	
9/22		Bill Pay Peco - Cloud4310 on-Line xxxxx88023 on 09-22		30.00 ✓	
9/22		Bill Pay WrB-Griscom4827 on-Line xxxxxxxxxx27001 on 09-22		40.00 ✓	
9/22		Bill Pay WrB-Wakeling2051 on-Line xxxxxxxxxx51001 on 09-22		40.00 ✓	
9/22		Bill Pay WrB-Fillmore1641 on-Line xxxxxxxxxx41001 on 09-22		50.00 ✓	
9/22		Bill Pay WrB-Claridge3952 on-Line xxxxxxxxxx52001 on 09-22		146.84 ✓	
9/22		Bill Pay WrB-Sanger2047 on-Line xxxxxxxxxx47001 on 09-22		174.18 ✓	
9/22		Bill Pay WrB-Ruscomb162W on-Line xxxxxxxxxx62001 on 09-22		225.00 ✓	
9/22		Bill Pay WrB-Tampa4755 on-Line xxxxxxxxxx55001 on 09-22		234.95 ✓	
9/22		Bill Pay Nbcma - Redwood79 on-Line xxx04690 on 09-22		245.20 ✓	
9/22		Bill Pay WrB-Sylvester5835 on-Line xxxxxxxxxx35001 on 09-22		544.96 ✓	
9/22		Purchase authorized on 09/22 Lowe's #1980 Trevoise PA P00460266738617446 Card 2395		25.40 ✓	8,271.41
9/23		Recurring Payment authorized on 09/21 Verizonwrlss*Rtccr 800-922-0204 FL S460265827812567 Card 2395		254.15 ✓	
9/23		Purchase authorized on 09/21 American Water Ent 877-5138520 IL S380266038215455 Card 2395		7.98 ✓	
9/23		Bill Pay WrB-Church1932 on-Line xxxxxxxxxx32001 on 09-23		28.02 ✓	
9/23		Bill Pay WrB-Cloud4310 on-Line xxxxxxxxxx10001 on 09-23		28.02 ✓	
9/23		Bill Pay WrB-Tackawanna4649 on-Line xxxxxxxxxx49001 on 09-23		28.02 ✓	
9/23		Bill Pay WrB-Valley5041 on-Line xxxxxxxxxx41001 on 09-23		28.02 ✓	
9/23		Bill Pay WrB-Valley5023 on-Line xxxxxxxxxx23001 on 09-23		56.04 ✓	
9/23		Bill Pay WrB-Lesher5348 on-Line xxxxxxxxxx48001 on 09-23		150.00 ✓	
9/23		Bill Pay WrB-Tackawanna4562 on-Line xxxxxxxxxx62001 on 09-23		210.00 ✓	7,481.16
9/24		Bill Pay Comcast Cable Communications -16 on-Line xxxxxxxxxx46165 on 09-24		85.00 ✓	
9/24		Bill Pay Amazon on-Line xxxxxxxxxx10483 on 09-24		247.84 ✓	7,148.32
9/28		Quickbooks Banking		14.95 ✓	
9/28		Recurring Payment authorized on 09/25 Verizonwrlss*Rtccr 800-922-0204 FL S300269738743487 Card 2395		347.80 ✓	6,785.57

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Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/30		Cozy Services Lt Soriano St-L1Q4A5W5V7O6 Victor Maia	160.00		
9/30		Purchase authorized on 09/28 4Te*Keller William 215-757-6100 PA S460272757783289 Card 2395		92.00	6,853.57
Ending balance on 9/30					6,853.57
Totals			\$16,230.52	\$9,740.51	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of Overdraft Rewind® Benefits

	Total this statement period	Total year-to-date
Total Number of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	0	1
Total Amount of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	\$0.00	\$35.00

Year-to-date totals reflect fees waived since the first full statement period of the calendar year. Amounts shown do not include any additional waivers and refunds of Overdraft Protection Advance Fees due to advances from credit cards.

Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 09/01/2020 - 09/30/2020

Standard monthly service fee \$10.00

You paid \$0.00

How to avoid the monthly service fee

Have any **ONE** of the following account requirements

- Minimum daily balance
- Total amount of qualifying direct deposits
- Total number of posted debit card purchases or posted debit card payments of bills in any combination
- Age of primary account owner
- The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card

Minimum required

This fee period

\$1,500.00	\$135.56 <input type="checkbox"/>
\$500.00	\$6,495.22 <input checked="" type="checkbox"/>
10	15 <input checked="" type="checkbox"/>
17 - 24	<input type="checkbox"/>

RC/RC

IMPORTANT ACCOUNT INFORMATION:

Your options to avoid the Everyday Checking account monthly service fee are changing.

Effective with the fee period beginning after October 8, 2020, the option to avoid the \$10 monthly service fee with 10 or more posted debit card transactions will no longer be available, and the minimum daily balance option will be lowered to \$500. Once these changes are effective, the monthly service fee can be avoided with ONE of the following options each fee period:

- Maintain a \$500 minimum daily balance
- \$500 or more in total qualifying direct deposits*
- Linked to a Wells Fargo Campus ATM or Campus Debit Card**
- Primary account owner is 17 through 24 years old***

If you do not meet one of the options above each fee period, the monthly service fee will be charged for fee periods ending on or after November 9, 2020.

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Fee Period:

The fee period is the period used to calculate the monthly service fee. Your statement includes a monthly service fee summary with the dates of your fee period. The monthly service fee summary is also available through Wells Fargo Online® or Wells Fargo Mobile®.

What remains the same:

- You can continue to use your debit card.
- The Consumer Account Fee and Information Schedule and the Deposit Account Agreement, as amended, continue to apply.

If you have questions about these changes, please contact your local banker or call the number listed on this statement.

Thank you for banking with Wells Fargo. We appreciate your business.

*A qualifying direct deposit is a direct deposit of your salary, pension, Social Security, or other regular monthly income electronically deposited through the Automated Clearing House (ACH) network to this checking account by your employer or an outside agency. Transfers from one account to another, mobile deposits, or deposits made at a banking location or ATM do not qualify as a direct deposit. If at any time the direct deposit discontinues, we will look back 65 days to see if you met the direct deposit requirements before a monthly service fee is charged.

**Wells Fargo Campus ATM and Campus Debit Cards are available for students, faculty and staff of colleges and universities that participate in the Wells Fargo Campus Card (SM) program. Ask a banker for additional details about participating colleges and universities. Your checking account will receive a monthly service fee waiver within 45 days of linking your Campus Card to that account.

***Primary account owner is an individual that has tax responsibility for the account. On the primary account owner's 25th birthday, the account will automatically be subject to the then current monthly service fee unless you meet one of the other options to avoid the monthly service fee.



IMPORTANT ACCOUNT INFORMATION

Effective June 1, 2020, the Deposit Account Agreement has been updated.

In the section of the Deposit Account Agreement titled "Available balance, posting order, and overdrafts," the second bullet of the paragraph titled "Then, we sort your transactions into categories before we process them" under the subsection titled "How do we process (post) transactions to your account?" is deleted and replaced with the following: "Then, we process withdrawals/payments we have previously authorized and cannot return unpaid, such as debit card purchases, ATM withdrawals, account transfers, Online Bill Pay transactions, and teller-cashed checks. If we receive more than one of these transactions for payment from your account, we will generally sort and pay them based on the date and time you conducted the transactions. For a debit card transaction, if a merchant does not seek authorization from the Bank at the time of the transaction or you conducted the transaction more than 10 business days before we receive it for payment, we will use the date the transaction is received for payment from your account. For some transactions, such as Online Bill Pay transactions or teller-cashed checks, the time may be assigned by our systems and may vary from the time it was conducted. Multiple transactions that have the same time will be sorted and paid from lowest to highest dollar amount."

For questions, please call the number listed on your statement.

IMPORTANT ACCOUNT INFORMATION

Regulation D and Wells Fargo withdrawal and transfer restrictions on all savings accounts have been discontinued.

The Federal Reserve Board recently removed Regulation D's six transaction limit on certain withdrawals and transfers from savings accounts, and allowed banks to suspend enforcement of that limit at each bank's discretion. Your Deposit Account Agreement states that both Regulation D and Wells Fargo limit certain types of withdrawals and transfers from a savings account to a combined total of six per monthly fee period. This message is to advise you that these limits were removed in May 2020. We have also discontinued

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charging the related excess activity fees, and have ceased account conversions and account closures related to the six withdrawal or transfer limit.

While it will take a period of time to update our disclosures and other materials, the changes described above apply to your account immediately and allow you to make withdrawals and transfers, including online and mobile, from your savings account without regard to the previous limit of six transactions. If you have any questions about your account, please call the phone number at the top of your statement or visit your Wells Fargo branch.

General statement policies for Wells Fargo Bank

\$ _____

+ \$ _____

= \$ 1 _____

1

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We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.